

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

IN RE:

Danyel M Johnson

Debtor(s)

Case No.: 17-37615

Chapter: 13

Judge Timothy A. Barnes

**M&T BANK'S NOTICE OF DEBTOR'S REQUEST FOR FORBEARANCE DUE TO THE
COVID-19 PANDEMIC**

NOW COMES Creditor M&T Bank ("Creditor"), by and through undersigned counsel, and hereby submits Notice of the Court of the Debtor's request for mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

The Debtor recently contacted Creditor requesting a forbearance period of 6 months and has elected to not tender mortgage payments to Creditor that would come due on the mortgage starting 05/01/2020 through 10/01/2020. Creditor holds a secured interest in real property commonly known as 12 W. 144Th Street, Riverdale, IL 60827 as evidenced by claim number 2-1 on the Court's claim register. Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period. If the Debtor desires to modify the length of the forbearance period or make arrangements to care for the forbearance period arrears, Creditor asks that the Debtor or Counsel for the Debtor make those requests through undersigned counsel.

Per the request, Debtor will resume Mortgage payments beginning 11/01/2020 and will be required to cure the delinquency created by the forbearance period (hereinafter "forbearance arrears"). Creditor has retained undersigned counsel to seek an agreement with Debtor regarding the cure of the forbearance arrears and submit that agreement to the Court for approval. If Debtor

fails to make arrangements to fully cure the forbearance arrears, Creditor reserves its rights to seek relief from the automatic stay upon expiration of the forbearance period.

Respectfully Submitted,
Codilis & Associates, P.C.

By: /s/ Karl Meyer

Berton J. Maley ARDC#6209399
Rachael A. Stokas ARDC#6276349
Peter C. Bastianen ARDC#6244346
Joel P. Fonferko ARDC#6276490
Brenda Ann Likavec ARDC#6330036
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15W030 North Frontage Road, Suite 100
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(630) 794-5300
14-18-00402

NOTE: This law firm is a debt collector.

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice of Debtor's Request for Forbearance upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on June 11, 2020 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on June 11, 2020.

Marilyn O Marshall, Chapter 13 Trustee, 224 South Michigan Ste 800, Chicago, IL 60604 by electronic notice through ECF

Danyel M Johnson, Debtor(s), 12 W 144th St., Riverdale, IL 60827

David M Siegel, Attorney for Debtor(s), 790 Chaddick Drive, Wheeling, IL 60090 by electronic notice through ECF

/s/ Karl Meyer

Attorney for Movant

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